

Office Mailing Address:  
Albert Russo, Trustee  
PO Box 4853  
Trenton, NJ 08650-4853

Send Payments **ONLY** to:  
Albert Russo, Trustee  
PO Box 933  
Memphis, TN 38101-0933

**OFFICE OF THE STANDING CHAPTER 13 TRUSTEE**  
**REPORT OF RECEIPTS AND DISBURSEMENTS**  
Activity for the period from 01/01/2023 to 01/25/2024  
**Chapter 13 Case No. 22-16515 / ABA**

RUBI WATSON  
REGINALD N. WATSON

Petition Filed Date: 08/17/2022  
341 Hearing Date: 10/07/2022  
Confirmation Date: 12/14/2022

Case Status: Open / Confirmed

**RECEIPTS / PAYMENT HISTORY FOR THE TIME PERIOD SELECTED**

Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount	Check No.
01/03/2023	\$1,547.00	8907704000	01/30/2023	\$1,547.00	8963253000	02/27/2023	\$1,547.00	9018867000
03/31/2023	\$1,547.00	9082607000	05/01/2023	\$1,547.00	9137542000	05/30/2023	\$1,547.00	9191167000
07/05/2023	\$1,547.00	9251627000	07/31/2023	\$1,547.00	9301861000	09/05/2023	\$1,547.00	9359724000
10/10/2023	\$1,549.00		11/06/2023	\$1,549.00		12/11/2023	\$1,549.00	
Total Receipts for the Period: \$18,570.00 Amount Refunded to Debtor Since Filing: \$0.00 Total Receipts Since Filing: \$23,070.00								

**DISTRIBUTIONS TO CREDITORS FOR THE TIME PERIOD SELECTED**

CLAIMS AND DISTRIBUTIONS					
Claim #	Claimant Name	Class	Claim Amount	Amount Paid	Balance Due
0	RUBI WATSON	Debtor Refund	\$0.00	\$0.00	\$0.00
1	TD RETAIL CARD SERVICES	Secured Creditors	\$5,753.00	\$5,753.00	\$0.00
2	AFFIRM, INC.	Unsecured Creditors	\$0.00	\$0.00	\$0.00
3	ARCADIA RECOVERY BUREAU		\$0.00	\$0.00	\$0.00
4	ATLANTICARE REGIONAL MEDICAL CARE		\$0.00	\$0.00	\$0.00
5	BCA FINANCIAL		\$0.00	\$0.00	\$0.00
6	BEST EGG		\$0.00	\$0.00	\$0.00
7	CAPITAL ONE, N.A.	Unsecured Creditors	\$1,050.92	\$0.00	\$1,050.92
8	FAIR SQUARE FINANCIAL, LLC	Unsecured Creditors	\$2,155.01	\$0.00	\$2,155.01
9	CITIBANK NORTH AMERICA		\$0.00	\$0.00	\$0.00
10	CITIBANK, N.A.	Unsecured Creditors	\$2,000.00	\$0.00	\$2,000.00
11	CITIZENS BANK, N.A. »» LATE	Unsecured Creditors No Disbursements: Filed Out of Time	\$0.00	\$0.00	\$0.00
12	COMENITYL/PRCPGD		\$0.00	\$0.00	\$0.00
13	COMMUNITY MEDIAL CENTER	Unsecured Creditors	\$0.00	\$0.00	\$0.00
14	CROSS RIVER BANK		\$0.00	\$0.00	\$0.00
15	QUANTUM3 GROUP, LLC	Unsecured Creditors	\$1,037.75	\$0.00	\$1,037.75
16	FIRST ELECTRONIC BANK	Mortgage Arrears	\$0.00	\$0.00	\$0.00
17	FLAGSTAR BANK	Mortgage Arrears	\$553.07	\$553.07	\$0.00
18	GREENSKY, LLC	Unsecured Creditors	\$3,791.56	\$0.00	\$3,791.56
19	LVNV FUNDING, LLC	Unsecured Creditors	\$1,000.00	\$0.00	\$1,000.00
20	HACKENSACK MERIDIAN HEALTH PHYSICIAN		\$0.00	\$0.00	\$0.00
21	HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY »» PAID OUTSIDE	Unsecured Creditors No Disbursements: Paid outside	\$0.00	\$0.00	\$0.00

**Chapter 13 Case No. 22-16515 / ABA**

22	HIGHER EDUCATION STUDENT ASSISTANCE AUTHORITY »» PAID OUTSIDE	Unsecured Creditors No Disbursements: Paid outside	\$0.00	\$0.00	\$0.00
23	DEPARTMENT OF THE TREASURY	Priority Creditors	\$13,880.15	\$8,808.28	\$5,071.87
24	KLARNA		\$0.00	\$0.00	\$0.00
25	NAVY FEDERAL CREDIT UNION »» OUTSIDE	Debt Secured by Vehicle No Disbursements: Paid outside	\$0.00	\$0.00	\$0.00
26	NAVY FEDERAL CREDIT UNION	Unsecured Creditors	\$9,819.67	\$0.00	\$9,819.67
27	NET CREDIT		\$0.00	\$0.00	\$0.00
28	PORTFOLIO RECOVERY ASSOCIATES, LLC »» AMENDED 2/21/23	Unsecured Creditors	\$1,508.95	\$0.00	\$1,508.95
29	RAYMOUR & FLANIGAN	Secured Creditors	\$0.00	\$0.00	\$0.00
30	SHORE MEDICAL CENTER		\$0.00	\$0.00	\$0.00
31	SHORE MEDICAL CENTER		\$0.00	\$0.00	\$0.00
32	STATE OF NEW JERSEY	Priority Creditors	\$4,080.80	\$2,589.67	\$1,491.13
33	LVNV FUNDING, LLC	Unsecured Creditors	\$1,256.07	\$0.00	\$1,256.07
34	TECHNOLOGY CREDIT UNION »» SOLAR PANELS  OUTSIDE	Secured Creditors No Disbursements: Paid outside	\$0.00	\$0.00	\$0.00
35	PORTFOLIO RECOVERY ASSOCIATES, LLC »» AMENDED 2/21/23	Unsecured Creditors	\$423.04	\$0.00	\$423.04
36	TOYOTA MOTOR CREDIT CORPORATION »» OUTSIDE	Debt Secured by Vehicle No Disbursements: Paid outside	\$0.00	\$0.00	\$0.00
37	TRAC/CBCD/CITICORP		\$0.00	\$0.00	\$0.00
38	U.S. TRUSTEE		\$0.00	\$0.00	\$0.00
39	U.S. DEPARTMENT OF EDUCATION »» PAID OUTSIDE	Unsecured Creditors No Disbursements: Paid outside	\$0.00	\$0.00	\$0.00
40	UPLIFT, INC.		\$0.00	\$0.00	\$0.00
41	UPSTART NETWORK, INC.	Unsecured Creditors	\$12,290.21	\$0.00	\$12,290.21
42	UPSTART NETWORK, INC.		\$0.00	\$0.00	\$0.00
43	VIRTUA HEALTH		\$0.00	\$0.00	\$0.00
44	ANDREW B. FINBERG		\$0.00	\$0.00	\$0.00
45	ISABEL C. BALBOA		\$0.00	\$0.00	\$0.00
46	REGINALD N. WATSON		\$0.00	\$0.00	\$0.00
0	ANDREW B. FINBERG, ESQUIRE	Attorney Fees	\$1,637.00	\$1,637.00	\$0.00
47	UPSTART NETWORK, INC.	Unsecured Creditors	\$2,048.75	\$0.00	\$2,048.75
48	NAVY FEDERAL CREDIT UNION	Unsecured Creditors	\$1,953.19	\$0.00	\$1,953.19
49	NAVY FEDERAL CREDIT UNION	Unsecured Creditors	\$7,819.05	\$0.00	\$7,819.05
50	DEPARTMENT OF THE TREASURY	Unsecured Creditors	\$1,116.36	\$0.00	\$1,116.36
51	NJ CLASS »» PAID OUTSIDE	Unsecured Creditors No Disbursements: Paid outside	\$0.00	\$0.00	\$0.00
52	NJ CLASS »» PAID OUTSIDE	Unsecured Creditors No Disbursements: Paid outside	\$0.00	\$0.00	\$0.00
53	QUANTUM3 GROUP, LLC	Unsecured Creditors	\$2,004.95	\$0.00	\$2,004.95
54	QUANTUM3 GROUP, LLC	Unsecured Creditors	\$2,102.62	\$0.00	\$2,102.62
55	TD RETAIL CARD SERVICES	Unsecured Creditors	\$2,747.85	\$0.00	\$2,747.85
56	STATE OF NEW JERSEY »» S&U 10/2022 - 12/2022 EST	Priority Creditors	\$199.30	\$199.30	\$0.00
57	ALBERT RUSSO	Other Administrative Fees	\$0.00	\$0.00	\$0.00
0	Edward Hanratty, Esq. »» SUB OF ATTY 11/28/23	Attorney Fees	\$0.00	\$0.00	\$0.00
0	PRO SE »» SUB OF ATTY 1/11/24	Attorney Fees	\$0.00	\$0.00	\$0.00

Chapter 13 Case No. 22-16515 / ABA

**SUMMARY**

Summary of all receipts and disbursements from date filed through 1/25/2024:

Total Receipts:	\$23,070.00	Percent to General Unsecured Creditors:	100%
Paid to Claims:	\$19,540.32	Current Monthly Payment:	\$1,547.00
Paid to Trustee:	\$2,109.25	Arrearages:	\$3,088.00
Funds on Hand:	\$1,420.43		

**PAY YOUR MONTHLY TRUSTEE PAYMENT ONLINE USING TFS BILL PAY!**

Visit [www.TFSBillPay.com](http://www.TFSBillPay.com) for more information.

View your case information online for **FREE!** Register today at [www.ndc.org](http://www.ndc.org) or scan this code to get started.

